

PATENT
Customer No. 22,852
Attorney Docket No. 05793.3093

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Robert J. GREENBERG et al.) Group Art Unit: Unknown
)
Application No.: 10/706,952) Examiner: Unknown
)
Filed: November 14, 2003)
)
For: SYSTEMS AND METHODS FOR)
MANAGING A FINANCIAL)
ACCOUNT BASED ON NON-)
CREDIT BEHAVIOR OF A)
CUSTOMER)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents, including any copending patent applications, are attached. Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed

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documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: February 24, 2004

By: 

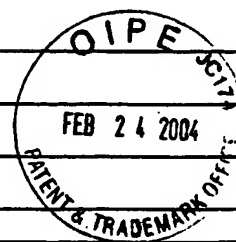
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INFORMATION DISCLOSURE CITATION

Atty. Docket No.	05793.3093	Appln. No.	10/706,952
Applicants	Robert J. GREENBERG et al.		
Filing Date	November 14, 2003	Group:	Unknown



U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
	5,466,916	11/14/1995	Hovakimian	235	380	02/28/1994

FOREIGN PATENT DOCUMENTS

Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No
WO 00/20984	13 Apr 2000	WIPO			

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Katsunori YANASE, "Method and System for Processing Charity Contribution," published November 28, 2002, Publication No. 2002/0178064 A1.
Hiroshi SASABE, "Social Action System Using a Credit Card," published June 27, 2002, Publication No. 2002/0079363 A1.
Anthony HUGHES, "St George to Give Your Rewards Away," 2003 Dow Jones Reuters Business Interactive LLC.
Ron LIEBER, "New Way to Give When You Spend --- Credit, Debit Cardholders CAN Transfer Rebates to Nonprofit Groups," 2003 Dow Jones Reuters Business Interactive LLC.
Jean EAGLESHAM, "Midweek Money - Virtuous, But Not Always the Best - Affinity Cards," 2003 Dow Jones Reuters Business Interactive LLC.
J.L.P., "Bank of Commerce's VISA Card is on "A Mission," 2003 EBSCO Publishing.

Examiner	Date Considered
<p>*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	
Form PTO 1449	Patent and Trademark Office - U.S. Department of Commerce